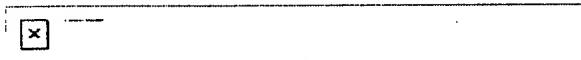


Figure 2



[Yahoo!](#) - [Account Info](#) - [Help](#)

Welcome,
Yahoo! - PayDirect

[Edit Wallet](#) - [Options](#) - [Sign Out](#)

Send money - Fill out the information below and click "Continue".

200

Recipient's name: ~ 220

Recipient's email: ~ 230

Message title: (optional) ~ 240

Message: (optional)

Would you like to use identity confirmation? (optional) ☐ yes ☒ no [what's identity confirmation?](#) } 245

If yes, please specify a question: ~ 250

Amount to send: ~ 210

Pay using account: PayDirect:

250 ~



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Figure 3

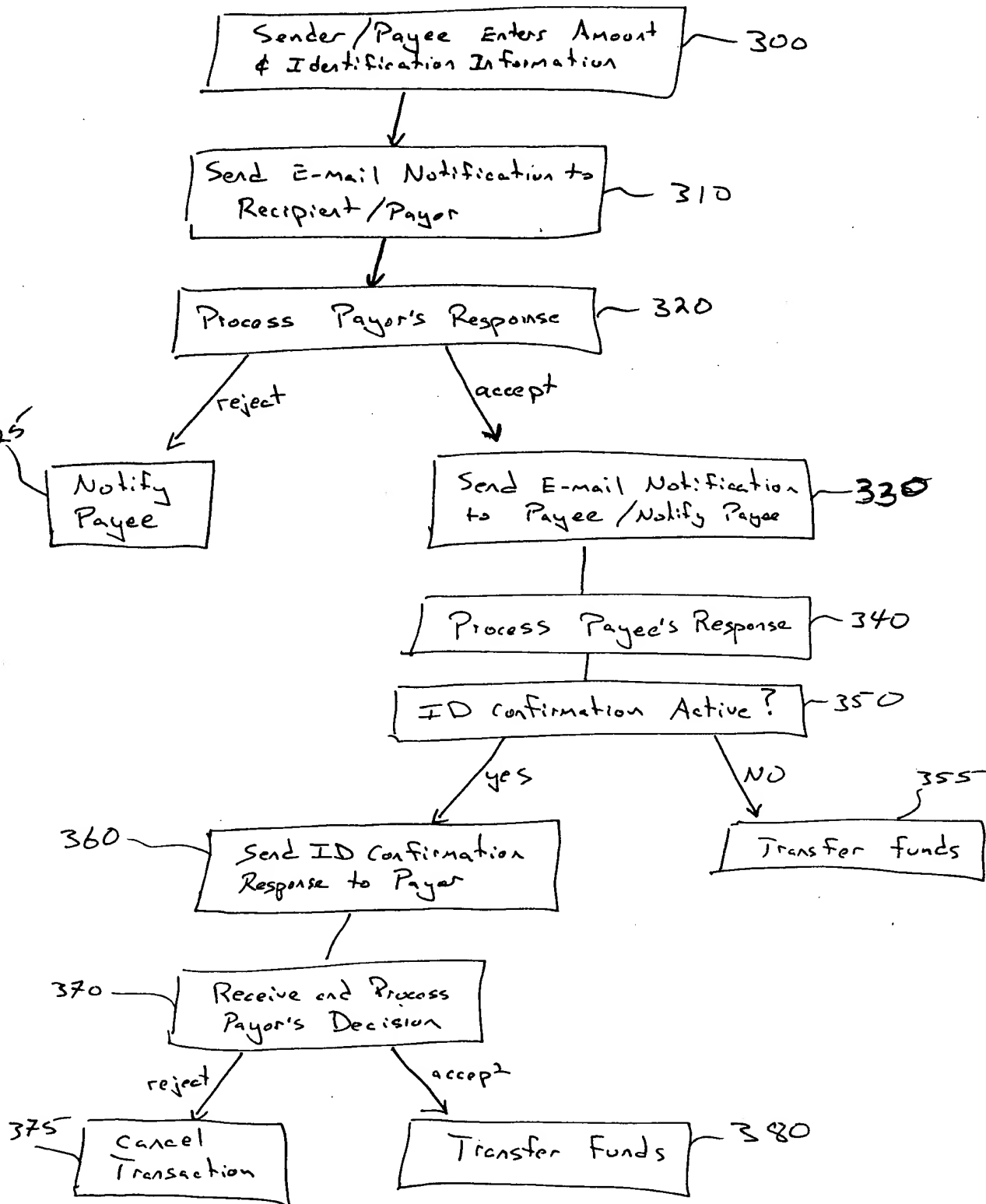


Figure 4



[Yahoo!](#) - [Account Info](#) - [Help](#)

Welcome,

[Edit Wallet](#) - [Options](#) - [Sign Out](#)

Yahoo! - PayDirect

Request money - Fill out the information below and click "Continue". For a more detailed bill with multiple line items, tax, shipping, click on "add detail" below.

Invoice #: (optional)

~ 450

400

Recipient's name:

~ 420

Recipient's email:

~ 430

Message title: (optional)

~ 440

Message: (optional)

Amount:

~ 410

460 ~

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Figure 5



[Yahoo! - Account Info - Help](#)

Welcome,
Yahoo! - PayDirect

[Edit Wallet](#) - [Options](#) - [Sign Out](#)

Group billing - Fill out the information below and click "Continue".

500

Message title:

540

Message:

Recipient name

Recipient email

Amount

<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Use recipients



530

510

550

Continue

Cancel

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Figure 6

x

[Yahoo!](#) - [Account Info](#) - [Help](#)

Welcome,
Yahoo! - PayDirect

[Edit Wallet](#) - [Options](#) - [Sign Out](#)

Move money - Select the amount you'd like to move and the accounts you want to use.

Move \$ ~ 610 600

from ~ 620

to 1 ~ 630

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Figure 7

Figure 8: Bank Account Verification Process

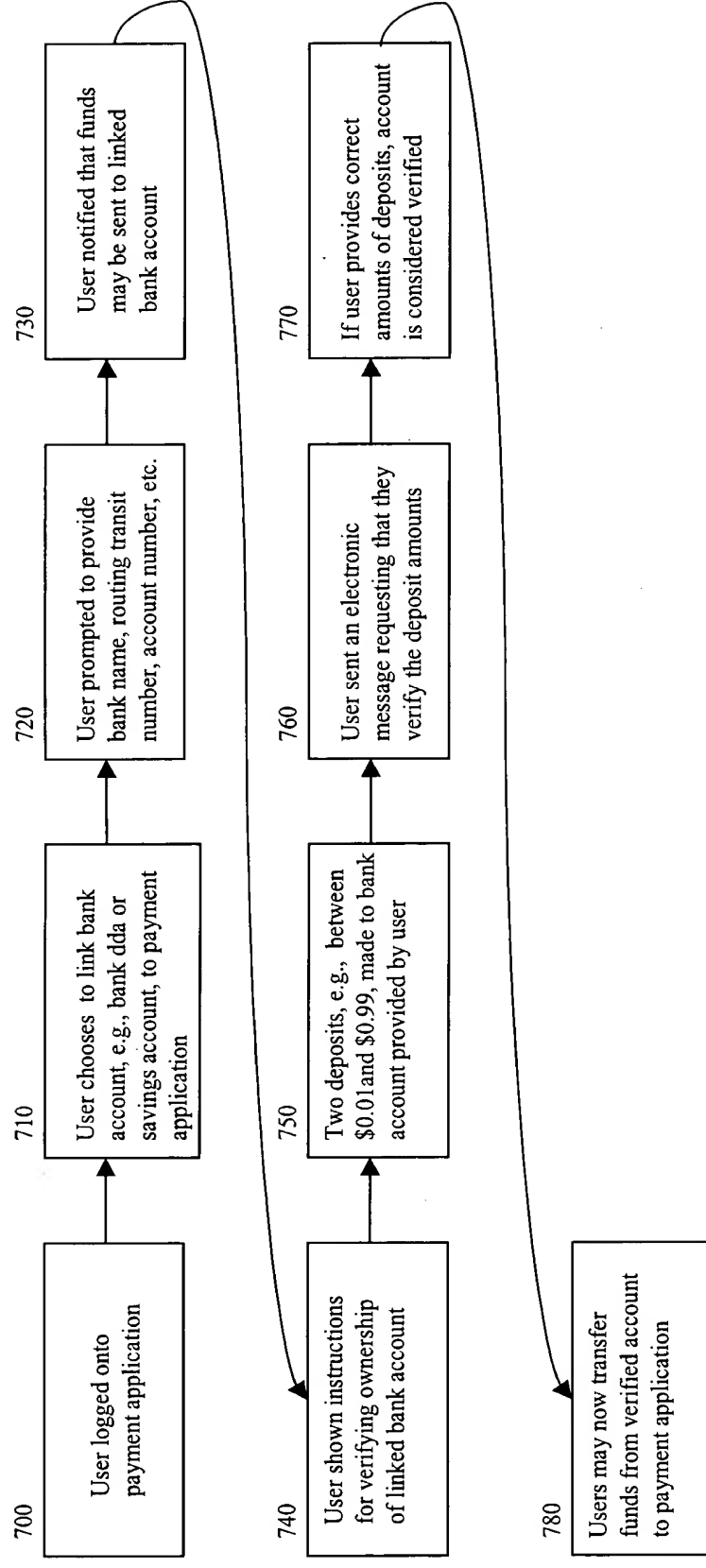


Figure 9: Linking a dda or savings account to the payment application

YAHOO! PayDirect		Powered by Amicus from CIBC National Bank	
Welcome, twomutts470		Current Balance = \$10.00	
Yahoo! PayDirect		PayDirect Options - Payment Tools - Sign Out	
My Account [Edit]			
Overview			
Requests for money			
Money to accept			
Pending transactions			
Transaction history			
Actions			
Move money			
Send money			
Request money			
Group billing			
View limits			
Close account			
Security			
Security Information			
PayDirect Terms of Service			
Privacy Policy			
What is a Security Key?			
Getting Started			
How it works			
PayDirect Help			

Add Bank Account	
<input checked="" type="radio"/> Checking Account	
<input type="radio"/> Savings Account	

<p>ABA (Routing) Number (9 digits)</p> <input type="text"/>	<p>Account Number</p> <input type="text"/>
<p>Name as it appears on Check</p> <input type="text"/>	<p>Street Address 1</p> <input type="text"/>
<p>Address 2</p> <input type="text"/>	<p>City</p> <input type="text"/>
<p>State</p> <input type="text"/>	<p>Zip Code</p> <input type="text"/>
<p>Phone Number</p> <input type="text"/>	<p>ABA Number is listed first on your checks</p>

<p>ABA (Routing) Number (9 digits)</p> <input type="text"/>	<p>Account Number</p> <input type="text"/>
<p>Name as it appears on Check</p> <input type="text"/>	<p>Street Address 1</p> <input type="text"/>
<p>Address 2</p> <input type="text"/>	<p>City</p> <input type="text"/>
<p>State</p> <input type="text"/>	<p>Zip Code</p> <input type="text"/>
<p>Phone Number</p> <input type="text"/>	<p>ABA Number is listed first on your checks</p>

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<p>Name as it appears on Check</p> <input type="text"/>	<p>Street Address 1</p> <input type="text"/>
<p>Address 2</p> <input type="text"/>	<p>City</p> <input type="text"/>
<p>State</p> <input type="text"/>	<p>Zip Code</p> <input type="text"/>
<p>Phone Number</p> <input type="text"/>	<p>ABA Number is listed first on your checks</p>

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<p>Name as it appears on Check</p> <input type="text"/>	<p>Street Address 1</p> <input type="text"/>
<p>Address 2</p> <input type="text"/>	<p>City</p> <input type="text"/>
<p>State</p> <input type="text"/>	<p>Zip Code</p> <input type="text"/>
<p>Phone Number</p> <input type="text"/>	<p>ABA Number is listed first on your checks</p>

<p>ABA (Routing) Number (9 digits)</p> <input type="text"/>	<p>Account Number</p> <input type="text"/>
<p>Name as it appears on Check</p> <input type="text"/>	<p>Street Address 1</p> <input type="text"/>
<p>Address 2</p> <input type="text"/>	<p>City</p> <input type="text"/>
<p>State</p> <input type="text"/>	<p>Zip Code</p> <input type="text"/>
<p>Phone Number</p> <input type="text"/>	<p>ABA Number is listed first on your checks</p>

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<p>Name as it appears on Check</p> <input type="text"/>	<p>Street Address 1</p> <input type="text"/>
<p>Address 2</p> <input type="text"/>	<p>City</p> <input type="text"/>
<p>State</p> <input type="text"/>	<p>Zip Code</p> <input type="text"/>
<p>Phone Number</p> <input type="text"/>	<p>ABA Number is listed first on your checks</p>

<p>ABA (Routing) Number (9 digits)</p> <input type="text"/>	<p>Account Number</p> <input type="text"/>
<p>Name as it appears on Check</p> <input type="text"/>	<p>Street Address 1</p> <input type="text"/>
<p>Address 2</p> <input type="text"/>	<p>City</p> <input type="text"/>
<p>State</p> <input type="text"/>	<p>Zip Code</p> <input type="text"/>
<p>Phone Number</p> <input type="text"/>	<p>ABA Number is listed first on your checks</p>

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<p>Address 2</p> <input type="text"/>	<p>City</p> <input type="text"/>
<p>State</p> <input type="text"/>	<p>Zip Code</p> <input type="text"/>
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<p>Address 2</p> <input type="text"/>	<p>City</p> <input type="text"/>
<p>State</p> <input type="text"/>	<p>Zip Code</p> <input type="text"/>
<p>Phone Number</p> <input type="text"/>	<p>ABA Number is listed first on your checks</p>

Figure 10: acknowledgement of account linkage

